



Texas FORTIFIED Resilience and Mitigation Incentives



FORTIFIED Home™ Program Summary

- FORTIFIED Home™ is a well-researched beyond-code construction method developed by the Insurance Institute for Business and Home Safety (IBHS) that drastically reduces structural damage and water intrusion during hurricanes, high winds, tornadoes, and hail.
- Three levels of resiliency build upon each other:
 - Roof - Keeps roofs on and water out through a combination of a sealed roof deck, ring shank nails, and specific drip edge and flashing installation.
 - Silver - Addresses damage amplifiers such as carports and windows.
 - Gold - Provides a continuous load path.



FORTIFIED Home™ Insurance Discounts

- Some insurers may offer FORTIFIED specific discounts. Additionally, FORTIFIED can qualify for many insurance discounts such as opening protection, wind-resistant construction, and secondary water barrier.



Windstorm Inspection Program

- Homeowners can qualify for insurance discounts with a FORTIFIED designation under the Texas Windstorm Insurance Association (TWIA) and some insurance companies.



Homeowner's Handbook to Prepare for Coastal Natural Hazards

- The Handbook shares mitigation strategies to protect homes and property. Property owners and renters can also find information on wind and flood insurance as well as state and federal assistance.

